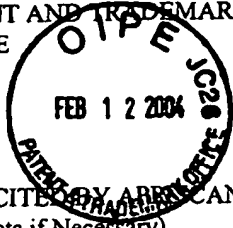


Form PTO 1449

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OFFICELIST OF REFERENCES CITED BY APPLICANT
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DOCKET NO.

4012-006-30

SERIAL NO.

09/942,983

APPLICANT

Yuri GALPERIN, et al.

FILING DATE

August 30, 2001

GROUP ART UNIT

3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROPRIATE
<i>MM</i>	AA	5,699,527	12/16/97	Davidson			
	AB	5,870,721	2/9/99	Norris			
<i>MM</i>	AC	5,940,812	8/17/99	Tengel, et al.			
	AD						
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	AH						
	AI						
	AJ						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION YES NO
	AK				
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	AO				

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

	AP		RECEIVED
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	AR		GROUP 3600
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<i>MM</i>	AA	5,696,907	12/09/97	Tom			
	AB						
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OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

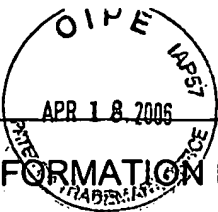
<i>MM</i>	AP	Jeff Bailey, "Green Tree Chief Returns \$23 Million of '96 Bonus After Results Are Restated", The Wall Street Journal, March 26, 1998.
	AQ	
	AR	
	AS	

EXAMINER

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PTO/SB/08 Equivalent

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Multiple sheets used when necessary)

SHEET 1 OF 2

Application No.	09/942,983
Filing Date	August 30, 2001
First Named Inventor	Yuri Galperin
Art Unit	3628
Examiner	Siegfried E. Chencinski
Attorney Docket No.	EXP.046A

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	Document Number Number - Kind Code (if known) Example: 1,234,567 B1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
MM		6,185,543	6/2001	Galperin et al.	
		5,699,527	12/16/1997	Davidson	
		5,696,907	12/09/1997	Tom	
		5,611,052	03/11/1997	Dykstra, et al.	
		5,239,462	08/24/1993	Jones, et al.	
		4,774,664	09/27/1988	Campbell, et al.	
		3,316,395	04/25/1997	Lavin	
		5,884,287	12/1997	Tom	
		5,148,365	9/1992	Dembro	
		5,878,403	3/1991	DeFrancesco	

FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No.	Foreign Patent Document Country Code-Number-Kind Code Example: JP 1234567 A1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear	T ¹

NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ¹
MM	1	Mortgage Bankers Association of America, November 1994, Vol. 55, Issue 2, Pg. 94, ISSN:07300212	
	2	Novack, Janet, Forbes Magazine, December 18, 1995, Vol. 156, Issue 14, Pag. 96, ISSN: 00156914	
	3	"Credit Risk Management Report Briefs", Credit Risk Management Report, Vol. 6, No. 7	
MM	4	Steele, Georgia, "Fair Isaac Seeks Mortgage Tech Opportunities," National Mortgage News, Vol. 22, No. 26, Page 34	

Examiner Signature

Date Considered

10/2/06

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Multiple sheets used when necessary)</i>	Application No.	09/942,983
	Filing Date	August 30, 2001
	First Named Inventor	Yuri Galperin
	Art Unit	3628
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SHEET 2 OF 2	Attorney Docket No.	EXP.046A

NON PATENT LITERATURE DOCUMENTS				
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	5	Healy, Thomas J. "The New Science of Borrower Behavior", Mortgage Banking, Vol. 58, No. 5, Pages 26-335		
	6	Bancroft, Joh, "Tools Help Managers With risk Management", Real Estate Finance Today, Vol. 14, No. 11, Pages 6 & 12		
	7	Wahl, Martin, :The Stampede to Subprime", Mortgage Banking, Vol. 58, Pages 26-7+		
	8	Anonymous, "RF/Spectrum to Offer Score", National Mortgage News, Vol. 21, No. 36, Page 40		
	9	Bancroft, John, "Advanced Tools for Risk Management", Real Estate Finance Today, Vol. 13, No. 9, Pages 2 & 16		
	10	Kulkosky, Edward, "Credit Scoing Appeal Transcends Underwriting", American Banker, Vol. 161, No. 93, page 8(1)		
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	14	Dash, Julekha, "Java On the Street", Software Magazine, Vol. 17, No. 11, Page 27		
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	17	Ratner, Juliana, "GMA C to Sell Risk-Management Advice; Target I s 150 Biggest Home Loan Servicers, American Banker, Vol. 161, No. 53, Page 16(1)		
	18	The Gale Group; GROUPS DEMAND GOVERNMENT ACTION ON ONLINE MARKETING TO CHILDREN; American Marketplace, Vol.7, No. 7; April 4, 1996		
	19	The Gale Group; A NEW RIVAL FOR WALL ST. PREPAY MODELS;Mortgage-Backed Securities Letter, Vo. 14, No. 12, Pg. 1		
	20	Frank, John N. ;CREDIT CARD MANAGEMENT; Vol. 9 No. 6, pp. 155-159; Sept. 1996		
	21	Tyler, Yang T.; AN ANALYSIS OF THE EX ANTE PROBABILITIES OF MORTGAGE PREPAYMENT AND DEFAULT; Real Estate Economics; 1998, Vol. 26, pp. 651-676		

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Examiner Signature	Date Considered 10/2/06
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